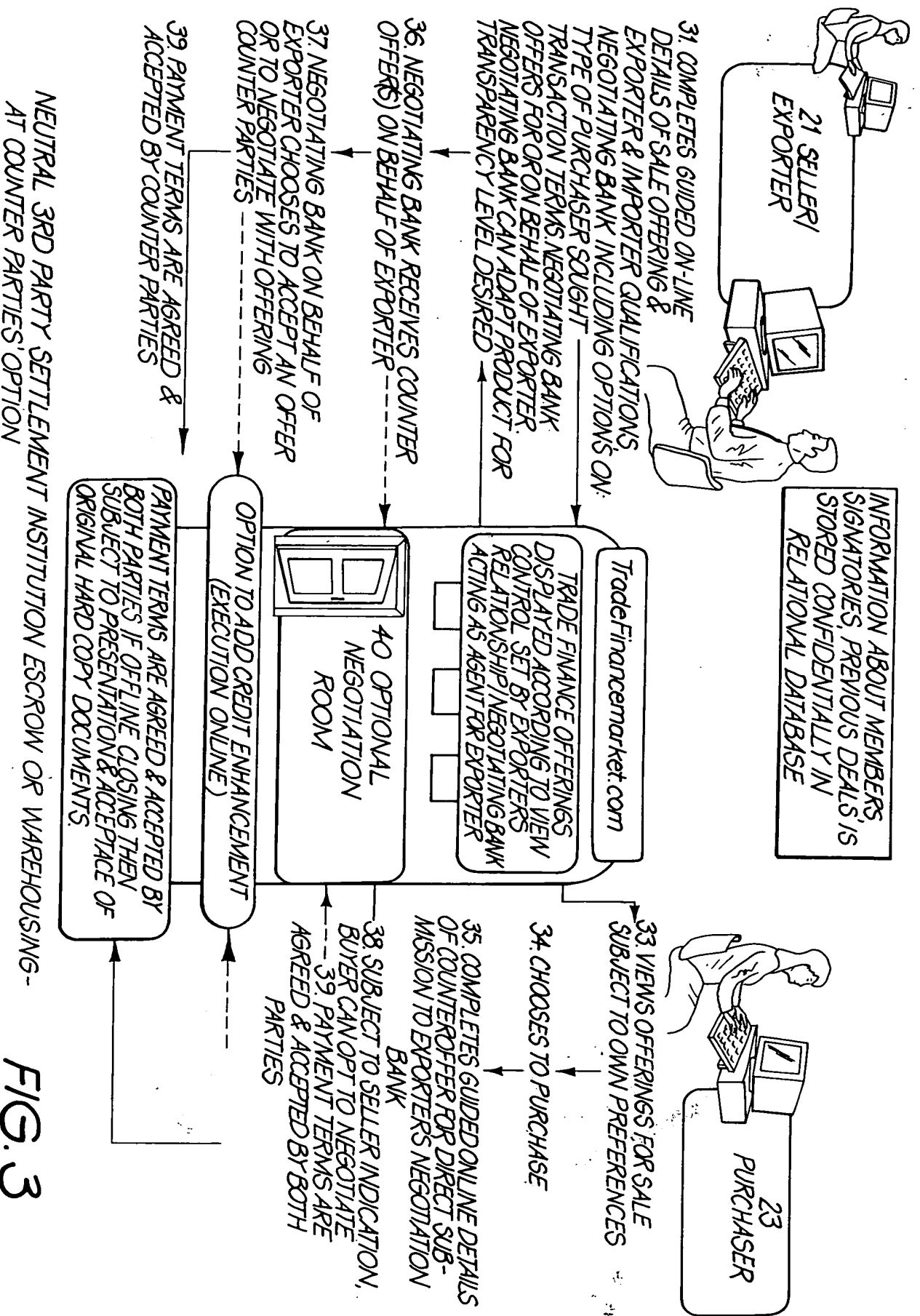


FIG. 2



NEUTRAL 3RD PARTY SETTLEMENT INSTITUTION ESCROW OR WAREHOUSING-  
AT COUNTER PARTIES' OPTION

FIG. 3

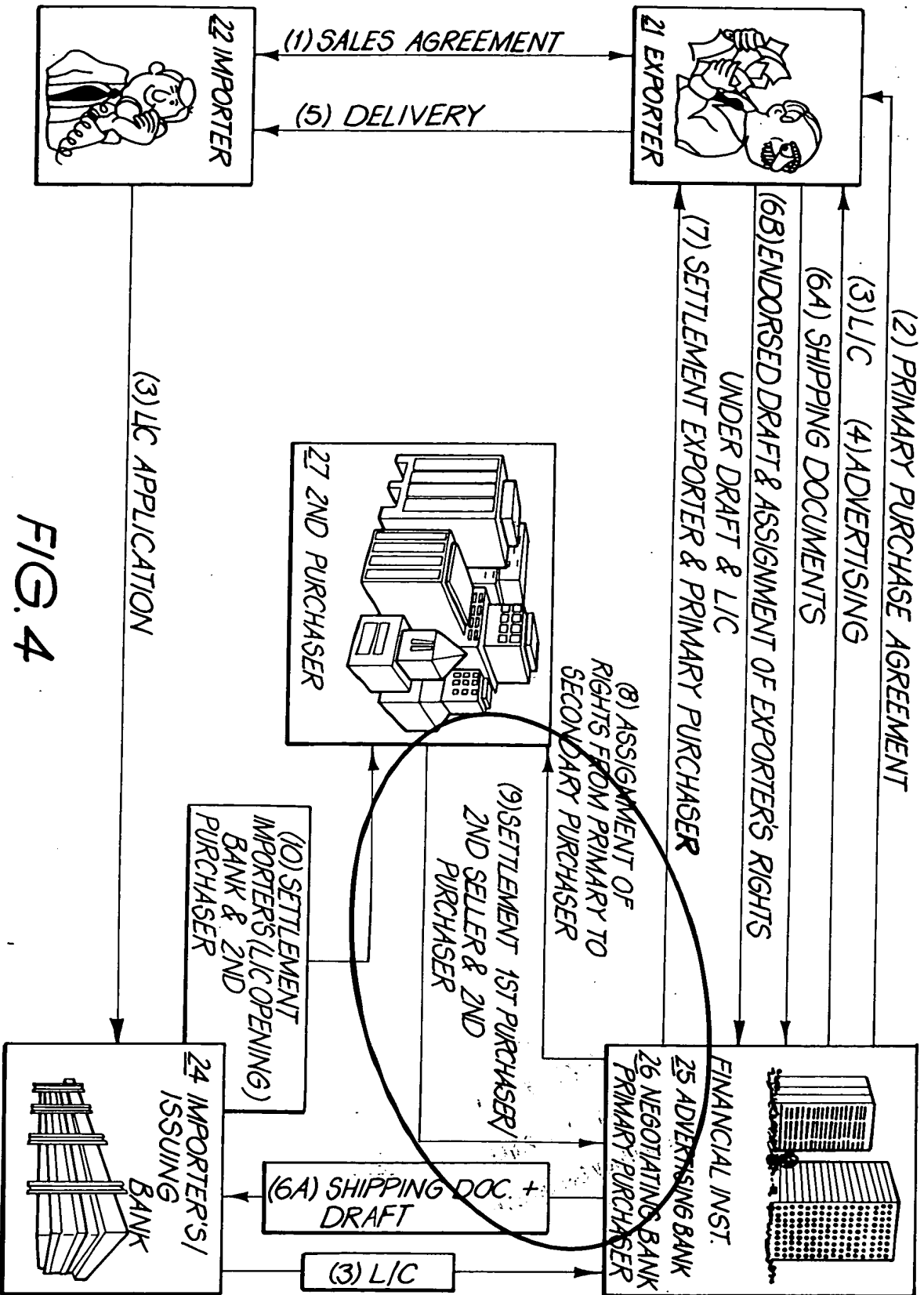


FIG. 4

